November 14, 2003 PUBLIC NOTICE # 2003-46

PUBLIC NOTICE OF INSURANCE COMPANIES RATE FILING

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at http://www.insurance.ca.gov/RRD/Ratefiling.htm. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance

Public Notice Filing

14-Nov-03 Line Description

FileType

Program

Overall Rate*

Line Type

File# Grp #

Company Name

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03-7437	0000	ALLEGHENY CASUALTY CO.	COMM	SURETY	NEW PROGRAM	LICENSING BONDS	0.00%
03-7319		AMERICAN & FOREIGN INS. CO.	COMM	OTHER LIABILITY		BUSINESS PROTECTION PORTFOLIO	0.00%
03-7324		AMERICAN & FOREIGN INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE		HR3210 - NON-CERTIFIED	0.00%
03-7316	0761	AMERICAN AUTOMOBILE INS. CO.	COMM	MULTI-PERIL	RATE	BOP-AMERICAN BUSINESS	5.30%
03-7369	0761	AMERICAN AUTOMOBILE INS. CO.	COMM	BOILER & MACHINERY		EQUIPMENT BREAKDOWN	0.00%
03-7296		AMERICAN BANKERS INS. CO. OF FLORIDA		INLAND MARINE		RBC-RBC TRAVEL INS.	
03-7289		AMERICAN CASUALTY CO. OF READING, PA		SURETY		SUBDIVISION CONTRACT SURETY BONI	. =
03-7388		AMERICAN CHARANTEE & LIABILITY DIS.	PERS	EARTHQUAKE	RATE	MOBILE HOME INS.	1.70%
03-7444 03-7317		AMERICAN GUARANTEE & LIABILITY INS. (AMERICAN INS. CO. (THE)	COMM	ALLIED LINES MULTI-PERIL	RATE RATE	GOLF COURSE PROPERTIES BOP-AMERICAN BUSINESS	0.00% 5.30%
03-7317	0761	AMERICAN INS. CO. (THE)	COMM	BOILER & MACHINERY		EQUIPMENT BREAKDOWN	0.00%
03-7306	0408	AMERICAN NATIONAL PROPERTY & CASUA		AIRCRAFT		GENERAL AVIATION AIRCRAFT	0.00%
03-7307	0408	AMERICAN NATIONAL PROPERTY & CASUA		AIRCRAFT		AIRPORT LIABILITY	0.00%
03-7446	0212	AMERICAN ZURICH INS. CO.	COMM	ALLIED LINES	RATE	GOLF COURSE PROPERTIES	0.00%
03-7335	0761	ASSOCIATED INDEMNITY CORP	COMM	MULTI-PERIL	RATE	BOP-AMERICAN BUSINESS	5.30%
03-7372	0761	ASSOCIATED INDEMNITY CORP	COMM	BOILER & MACHINERY		EQUIPMENT BREAKDOWN	0.00%
03-7432		CHURCH INS. CO. (THE)	COMM	INLAND MARINE	NEW PROGRAM		0.00%
03-7303		CIVIL SVC EMPLOYEES INS. CO.	COMM	FIRE		HR3210-CERTIFIED	0.00%
03-7325 03-7345		CONNECTICUT INDEMNITY CO. (THE) EMPIRE FIRE & MARINE INS. CO.	COMM COMM	AUTO LIAB/PHYS DAMAGE AUTO LIABILITY	FORMS	HR3210 - NON-CERTIFIED NONE	0.00%
03-7343		EMPIRE FIRE & MARINE INS. CO.	COMM	AUTO LIABILITI AUTO LIAB/PHYS DAMAGE	RATE	INDEPENDENT AUTO & RV DEALERS	28.10%
03-7351		EMPLOYERS INS. CO. OF WAUSAU	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	20.1070
03-7454		EMPLOYERS INS. CO. OF WAUSAU	COMM	BURGLARY & THEFT		HR3210-NON-CERTIFIED	
03-7293		EXPLORER INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE		EXPLORER CA PREFERRED	
03-7281		FARMLAND MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
03-7462		FARMLAND MUTUAL INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM		0.00%
03-7466		FARMLAND MUTUAL INS. CO.	COMM	FIDELITY	RATE & FORM		-6.80%
03-7339		FEDERATED MUTUAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-7343		FEDERATED MUTUAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE		
03-7340		FEDERATED SVC INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-7344 03-7326		FEDERATED SVC INS. CO. FIRE & CASUALTY INS. CO. OF CONNECTICU	COMM	MULTI-PERIL AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210 - NON-CERTIFIED	0.00%
03-7326		FIREMAN'S FUND INS. CO.	COMM	MULTI-PERIL	RATE	BOP-AMERICAN BUSINESS	5.30%
03-7373		FIREMAN'S FUND INS. CO.	COMM	BOILER & MACHINERY		EQUIPMENT BREAKDOWN	0.00%
03-7350		FIRST LIBERTY INS. CORP (THE)	COMM	OTHER LIABILITY	FORMS	NONE	
03-7389	0212	FOREMOST INS. CO. GRAND RAPIDS, MICHIGA	G PERS	EARTHQUAKE	RATE	MOBILE HOME INS.	1.70%
03-7390	0212	FOREMOST PROPERTY & CASUALTY INS. CO	OPERS	EARTHQUAKE	RATE	MOBILE HOME INS.	1.70%
03-7434		GLENS FALLS INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE		USP PORTFOLIO	
03-7435		GLENS FALLS INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE	RATE	UNIVERSAL SECURITY PORTFOLIO	6.90%
03-7320		GLOBE INDEMNITY CO.	COMM	OTHER LIABILITY		BUSINESS PROTECTION PORTFOLIO	0.00%
03-7327 03-7294	0553 0150	GLOBE INDEMNITY CO. GREAT WEST CASUALTY CO.	COMM COMM	AUTO LIAB/PHYS DAMAGE OTHER LIABILITY	FORMS	HR3210 - NON-CERTIFIED NONE	0.00%
03-7294	1285	GREENWICH INS. CO.	COMM	INLAND MARINE	RULE CHANGE		
03-7430	0303	GUIDEONE MUTUAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	4.10%
03-7391	0303	GUIDEONE MUTUAL INS. CO.	COMM	MULTI-PERIL	RATE	COMM PACKAGE	0.00%
03-7392		GUIDEONE SPECIALTY MUTUAL INS. CO.	COMM	MULTI-PERIL	RATE	COMM PACKAGE	0.00%
03-7354	0091	HARTFORD ACCIDENT & INDEMNITY CO.	PERS	FIRE	FORMS	NONE	
03-7361	0091	HARTFORD ACCIDENT & INDEMNITY CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
03-7378	0091	HARTFORD ACCIDENT & INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-7394	0091	HARTFORD ACCIDENT & INDEMNITY CO.	COMM	MULTI-PERIL	NEW PROGRAM		0.00%
03-7355		HARTFORD CASUALTY INS. CO.	PERS	FIRE	FORMS	NONE	
03-7362		HARTFORD CASUALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
03-7379 03-7395		HARTFORD CASUALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS NEW PROGRAM	NONE SMB SPECTRUM	0.00%
03-7395		HARTFORD CASUALTY INS. CO. HARTFORD FIRE INS. CO.	COMM PERS	MULTI-PERIL FIRE	FORMS	NONE	0.0070
03-7363		HARTFORD FIRE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
03-7381		HARTFORD FIRE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-7396		HARTFORD FIRE INS. CO.	COMM	MULTI-PERIL	NEW PROGRAM		0.00%
03-7358		HARTFORD INS. CO. OF THE MIDWEST	PERS	FIRE	FORMS	NONE	
03-7364		HARTFORD INS. CO. OF THE MIDWEST	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
03-7383		HARTFORD INS. CO. OF THE MIDWEST	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-7359		HARTFORD UNDERWRITERS INS. CO.	PERS	FIRE	FORMS	NONE	
03-7365		HARTFORD UNDERWRITERS INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
03-7384 03-7397		HARTFORD UNDERWRITERS INS. CO. HARTFORD UNDERWRITERS INS. CO.	COMM COMM	AUTO LIAB/PHYS DAMAGE MULTI-PERIL	FORMS NEW PROGRAM	NONE SMP-SPECTRUM	0.00%
03-7397		INTERINS. EXCHANGE OF THE AUTOMOBIL.		HOMEOWNERS MULTI-PERIL	FORMS	NONE	0.0070
03-7420		INTERNATIONAL BUSINESS & MERCANTILE		SURETY		HR3210 - CERTIFIED	
03-7346		LIBERTY INS. CORP	COMM	OTHER LIABILITY	FORMS	NONE	
03-7347		LIBERTY MUTUAL FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-7348		LIBERTY MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-7349	0111	LM INS. CORP	COMM	OTHER LIABILITY	FORMS	NONE	
03-7283		MANUFACTURERS ALLIANCE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		
03-7292	0241	METROPOLITAN DIRECT PROPERTY & CASU	J PERS	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	

California Department of Insurance

Public Notice Filing

14-Nov-03 **Line Description**

	14-Nov-03							
File#	Grp#	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*	
03-7403	2978	MITSUI SUMITOMO INS. CO. OF AMERICA	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%	
03-7403		MITSUI SUMITOMO INS. USA INC.	COMM	OTHER LIABILITY	RULE CHANGE		0.00%	
03-7407		NATIONAL FARMERS UNION PROPERTY & C		MULTI-PERIL	FORMS	HR3210-NON-CERTIFIED		
03-7420	1129	NATIONAL FARMERS UNION PROPERTY & C	C. COMM	OTHER LIABILITY	FORMS	HR3210-NON-CERTIFIED		
03-7408	1129	NATIONAL FARMERS UNION STA	NCOMM	MULTI-PERIL	FORMS	HR3210-NON-CERTIFIED		
03-7422		NATIONAL FARMERS UNION STANDARD IN		OTHER LIABILITY	FORMS	HR3210-NON-CERTIFIED		
03-7337		NATIONAL SURETY CORP	COMM	MULTI-PERIL	RATE	BOP-AMERICAN BUSINESS	5.30%	
03-7374		NATIONAL SURETY CORP NATIONWIDE AGRIBUSINESS INS. CO.	COMM	BOILER & MACHINERY	FORMS	EQUIPMENT BREAKDOWN	0.00%	
03-7282 03-7464		NATIONWIDE AGRIBUSINESS INS. CO. NATIONWIDE AGRIBUSINESS INS. CO.	COMM COMM	OTHER LIABILITY BURGLARY & THEFT	RATE & FORM	UMBRELLA/EXCESS NONE	0.00%	
03-7467		NATIONWIDE AGRIBUSINESS INS. CO.	COMM	FIDELITY	RATE & FORM		-6.80%	
03-7333		OLD REPUBLIC INS. CO.	COMM	SURETY		HR3210 - CERTIFIED		
03-7439	0150	OLD REPUBLIC INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE		
03-7334		OLD REPUBLIC SURETY CO.	COMM	SURETY		HR3210 - CERTIFIED		
03-7284		PA MANUFACTURERS' ASSOCIATION INS. C		AUTO LIAB/PHYS DAMAGE	RULE CHANGE			
03-7285 03-7338		PA MANUFACTURERS INDEMNITY CO. PROGRESSIVE CASUALTY INS. CO.	COMM PERS	AUTO LIAB/PHYS DAMAGE INLAND MARINE	RULE CHANGE FORMS	NONE		
03-7338		PROGRESSIVE CASUALT FINS. CO. PROGRESSIVE HOME INS. CO.	PERS	AUTO LIABILITY	RATE	NONE	6.90%	
03-7442		PROGRESSIVE WEST INS. CO.	PERS	AUTO LIABILITY	RATE	NONE	6.90%	
03-7385		PROPERTY & CASUALTY INS. CO. OF HARTI		AUTO LIAB/PHYS DAMAGE	FORMS	NONE		
03-7398	0091	PROPERTY & CASUALTY INS. CO. OF HARTE	FCCOMM	MULTI-PERIL	NEW PROGRAM	SMP-SPECTRUM	0.00%	
03-7290		RESPONSE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-30.00%	
03-7342		RLI INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE			
03-7368		RLI INS. CO.	COMM	OTHER LIABILITY	FORMS	PROTEK PURCHASING GROUP & GENER		
03-7302 03-7321		ROYAL & SUNALLIANCE PERS INS. CO. ROYAL INDEMNITY CO.	COMM COMM	OTHER LIABILITY OTHER LIABILITY		EMPLOYMENT PRACTICES LIABILITY BUSINESS PROTECTION PORTFOLIO	0.00% 0.00%	
03-7321		ROYAL INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE		HR3210 - NON-CERTIFIED	0.00%	
03-7322		ROYAL INS. CO. OF AMERICA	COMM	OTHER LIABILITY		BUSINESS PROTECTION PORTFOLIO	0.00%	
03-7329	0553	ROYAL INS. CO. OF AMERICA	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210 - NON-CERTIFIED	0.00%	
03-7376		SAFECO INS. CO. OF ILLINOIS	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	SAFECO MOTORCYCLE		
03-7323		SAFEGUARD INS. CO.	COMM	OTHER LIABILITY		BUSINESS PROTECTION PORTFOLIO	0.00%	
03-7330		SAFEGUARD INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE		HR3210 - NON-CERTIFIED	0.00%	
03-7331 03-7428		SECURITY INS. CO. OF HARTFORD SPECIALTY RISK INS. CO.	COMM PERS	AUTO LIAB/PHYS DAMAGE AUTO LIAB/PHYS DAMAGE	CLASS PLAN	HR3210 - NON-CERTIFIED	0.00%	
03-7428		STATE FARM MUTUAL AUTOMOBILE INS. C		HOMEOWNERS MULTI-PERIL		RENTAL DWELLING	0.00%	
03-7298		STONINGTON INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE		TOWING & VEHICLE TRANSPORTATION		
03-7299		STONINGTON INS. CO.	COMM	FIRE	NEW PROGRAM	TOWING & VEHICLE TRANSPORTATION		
03-7300	1331	STONINGTON INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	TOWING & VEHICLE TRANSPORTATION	0.00%	
03-7301		STONINGTON INS. CO.	COMM	INLAND MARINE		TOWING & VEHICLE TRANSPORTATION		
03-7404		STONINGTON INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE		TMC WHOLESALE DISTRIBUTORS	0.00%	
03-7405	1331	STONINGTON INS. CO.	COMM	FIRE	NEW PROGRAM	TMC MOVING & STORAGE	0.00%	
03-7406	1331	STONINGTON INS. CO.	COMM	BURGLARY & THEFT	NEW PROGRAM	TMC WHOLESALE DISTRIBUTORS	0.00%	
03-7410	1331	STONINGTON INS. CO.	COMM	FIDELITY	NEW PROGRAM	TMC WHOLESALE DISTRIBUTORS	0.00%	
03-7411	1331	STONINGTON INS. CO.	COMM	FIRE	NEW PROGRAM	TMC FOREST PRODUCTS	0.00%	
03-7413	1331	STONINGTON INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	TMC WHOLESALE DISTRIBUTORS	0.00%	
03-7416	1331	STONINGTON INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	TMC WHOLESALE DISTRIBUTORS	0.00%	
03-7424	1331	STONINGTON INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	TMC FOREST PRODUCTS	0.00%	
03-7425	1331	STONINGTON INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	TMC MOVING & STORAGE	0.00%	
03-7427	1331	STONINGTON INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	TMC MOVING & STORAGE	0.00%	
03-7429	1331	STONINGTON INS. CO.	COMM	FIDELITY	NEW PROGRAM	TMC FOREST PRODUCTS	0.00%	
03-7430	1331	STONINGTON INS. CO.	COMM	FIDELITY	NEW PROGRAM	TMC MOVING & STORAGE	0.00%	
03-7431	1331	STONINGTON INS. CO.	COMM	BURGLARY & THEFT	NEW PROGRAM	TMC MOVING & STORAGE	0.00%	
03-7433	1331	STONINGTON INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	TMC MOVING & STORAGE	0.00%	
03-7440	1331	STONINGTON INS. CO.	COMM	FIRE	NEW PROGRAM	TMC WHOLESALE DISTRIBUTORS	0.00%	
03-7441	1331	STONINGTON INS. CO.	COMM	BURGLARY & THEFT	NEW PROGRAM	TMC FOREST PRODUCTS	0.00%	
03-7448	1331	STONINGTON INS. CO.	COMM	MULTI-PERIL	NEW PROGRAM	SMP-TMC WHOLESALE DISTRIBUTORS	0.00%	

California Department of Insurance Public Notice Filing

14-Nov-03 Line Description

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-7452	1331	STONINGTON INS. CO.	COMM	MULTI-PERIL	NEW PROGRAM	SMP-TMC MOVING & STORAGE	0.00%
03-7453	3321	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	RULE CHANGE	CONTRACTORS LIABILITY	
03-7461	3321	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	OTHER LIABILITY	RULE CHANGE	CONTRACTORS LIABILITY	
03-7295	0041	TRITON INS. CO.	PERS	MISCELLANEOUS	RULE CHANGE	INVOLUNTARY UNEMPLOYMENT	
03-7438	0212	TRUCK INS. EXCHANGE	PERS	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
03-7360	0091	TWIN CITY FIRE INS. CO.	PERS	FIRE	FORMS	NONE	
03-7366	0091	TWIN CITY FIRE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
03-7386	0091	TWIN CITY FIRE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-7399	0091	TWIN CITY FIRE INS. CO.	COMM	MULTI-PERIL	NEW PROGRAM	SMP-SPECTRUM	0.00%
03-7353	0111	WAUSAU BUSINESS INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-7456	0111	WAUSAU BUSINESS INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210-NON-CERTIFIED	
03-7352	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-7457	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210-NON-CERTIFIED	
03-7451	1285	XL INS. AMERICA, INC.	COMM	INLAND MARINE	RULE CHANGE	NONE	
03-7447	0212	ZURICH AMERICAN INS. CO.	COMM	ALLIED LINES	RATE	GOLF COURSE PROPERTIES	0.00%
03-7449	0212	ZURICH AMERICAN INS. CO. OF ILLINOIS	COMM	ALLIED LINES	RATE	GOLF COURSE PROPERTIES	0.00%

145 TOTAL APPLICATIONS RECEIVED

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE#	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	03-6805	10/17/03	Sentry Select Insurance Company	Commercial Auto Liability	Forms		
Correct	03-6805	10/17/03	Sentry Select Insurance Company	Commercial Auto Liability and Physical Damage	Forms	Dealer Operations	0.00%